

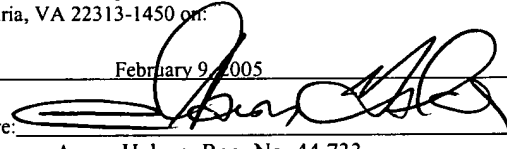
Customer No. 31013

PATENT
55711-00002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Morris et al
Serial No: 09/607,891
Filed: June 30, 2000
For: RETIREMENT COMPENSATION AGREEMENT FINANCING
SYSTEM AND METHOD
Examiner: H.T. Dass Group Art Unit: 3628

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, Alexandria, VA 22313-1450 on:	
Date:	February 9, 2005
Signature:	
Aaron Haleva, Reg. No. 44,733	

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants respectfully submit this Information Disclosure Statement pursuant to 37 C.F.R. §§ 1.97 and 1.98 in order to comply with the duty of disclosure under 37 C.F.R. § 1.56. These references are listed on the attached modified PTO Form No. 1449.

Applicants respectfully request that the information be expressly considered during the prosecution of this application and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. Applicants further request that a copy of the PTO Form No. 1449, appropriately initialed by the Examiner, be returned to Applicants' attorney.

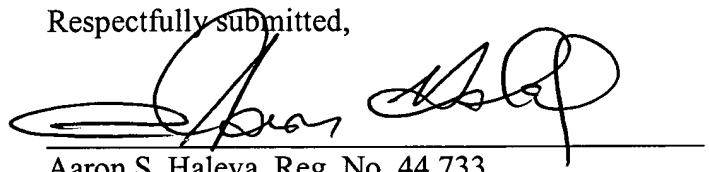
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The Director is hereby authorized to charge the required fee of \$180.00 under CFR 1.17(p) to Deposit Account No. 50-0540. No additional fee(s) are believed to be due in connection with filing of this Information Disclosure Statement. However, the Director is also authorized to charge any such fee(s) deemed necessary or credit any overpayment to Deposit Account No. 50-0540.

Dated: February 9, 2005

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Aaron S. Haleva', is written over a horizontal line.

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(212) 715-8000 (fax)

Based on Form PTO-1449 (3/90) LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)				ATTY. DOCKET NO. 55711-00002		SERIAL NO. 09/607,891	
				APPLICANTS Morris, et al.			
				FILING DATE June 30, 2000		GROUP ART UNIT 3628	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE	
	AA	2003/0023544	01-30-03	Chodes			
	AB	2003/0130920	07-10-03	Freund			
	AC	2004/0064391	04-01-04	Lange			
	AD	2004/0177022	09-09-04	Williams et al.			
	AE	6,012,047	01-04-00	Mazonas et al.			
	AF						
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FOREIGN PATENT DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
	BA						
	BB						
OTHER PUBLICATIONS (Including Author, Title, Date, Pertinent Pages, Etc.)							
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

